

Letter of Map Changes (LOMC)



Lender Floodplain Requirements

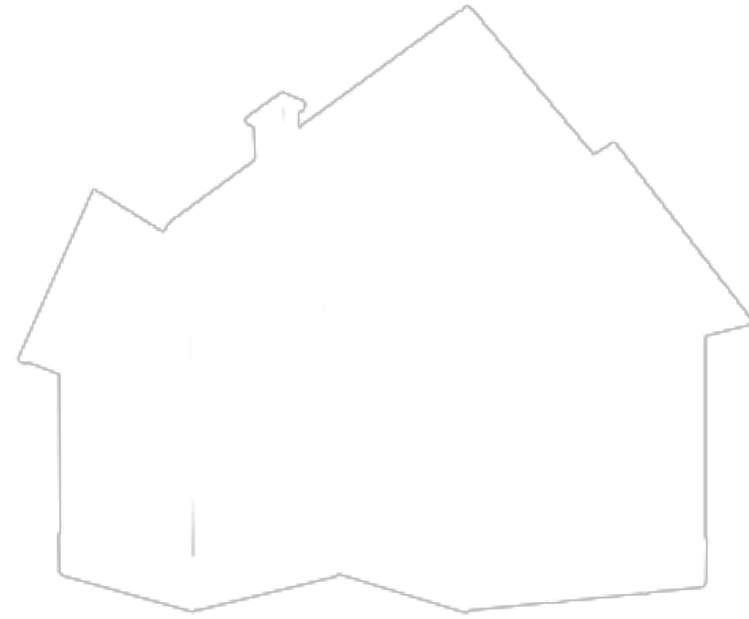
- Flood Disaster Protection Act of 1973
- National Flood Insurance Reform Act of 1994
- Lending institutions cannot make, increase, extend, or renew a loan for a building located in the floodplain without NFIP flood insurance

FEMA Letter of Map Amendment (LOMA)

- Official FEMA process to remove a structure/property inadvertently included in the floodplain
- Usually the only documentation that a lender will accept to release the flood insurance requirement
- Must prove through elevation data that the structure is located on ground higher than the floodplain

Letter of Map Amendment (LOMA) (MT-EZ Form)

- Removes an existing Single-Residential Structure or Lot, which is not elevated on fill.
- No application fee
- Upon receipt of all required data, FEMA issues a determination within 60 days.



MT-EZ Forms

Section A

U.S. DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO NATIONAL FLOOD INSURANCE PROGRAM MAPS	OMB No. 1660-0037 Expires September 30, 2010
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PAPERWORK REDUCTION ACT	
Public reporting burden for this form is estimated to average 24 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding this accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collection Management, U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0037). Submission of this form is required to obtain or retain benefits under the National Flood Insurance Program.	
This form should be used to request that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portion thereof, described by name and location, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1% chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers for requests involving multiple structures or lots, for property in alluvial fan areas or coastal high hazard areas (V zones), or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests). Fill is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). This common construction practice of restoring immediate existing material (topsoil) and backfilling with gravel structural material is not considered the placement of fill if the practice does not alter the existing (natural) grade elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.	
LOMA:	A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.
A. This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed in its entirety. Incomplete submissions may result in processing delays.	
1. Has fill been placed on your property in river ground that was previously below the BFE?	
<input type="checkbox"/> No <input type="checkbox"/> Yes - If Yes, STOP! - You must complete the MT-1 application form; visit http://www.fema.gov/nationalfloodinsuranceprogram or call the FEMA Map Assistance Center toll free: 877-FEMA-MAP (877-356-2827)	
2. Legal description of Property (Lot, Block, Subdivision; complete description as it appears in the Deed is not necessary) and street address of the Property:	
3. Are you requesting that the flood zone designation be removed from (check one):	
<input type="checkbox"/> Your entire legally recorded property?	
<input type="checkbox"/> A portion of your legally recorded property? (A certified notice and boundary description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor are required. For the preferred format of notice and boundary descriptions, please refer to the MT-EZ instructions.)	
<input type="checkbox"/> A structure on your property? What is the date of construction?	
All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statements are punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.	
Applicant's Name:	E-mail address:
Mailing Address (include Company name if applicable):	Daytime Telephone No.:
	Fax No.:
Signature of Applicant (required):	Date:

DM-1 - FEMA Form 81-02, SEP 07

MT-EZ form

10/01/07

Section B

U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program	ELEVATION CERTIFICATE Important. Read the instructions on pages 1-9	OMB No. 1660-0008 Expires March 31, 2012
SECTION A - PROPERTY INFORMATION		For Insurance Company Use:
A1. Building Owner's Name: John Smith		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 123 Main Street City: Waterville State: NA ZIP Code: 12345		Company NAIC Number
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) 12A		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential		
A5. Latitude/Longitude Lat: _____ Long: _____		Horizontal Datum: <input checked="" type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number _____		
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:
a) Square footage of crawlspace or enclosure(s)	700 sq ft	a) Square footage of attached garage
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade	10	b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade
c) Total net area of flood openings in A8 b	700 sq in	c) Total net area of flood openings in A9 b
d) Engineered flood openings?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	d) Engineered flood openings?
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION		
B1. NFIP Community Name & Community Number Waterville 123456	B2. County Name Brown	B3. State NA
B4. Map/Panel Number 120	B5. Suffix C	B6. FIRM Index Date 01/01/2000
		B7. FIRM Panel Effective/Revised Date 01/01/2000
		B8. Flood Zone(s) AE
		B9. Base Flood Elevation(s) (Zone AD: use base flood depth) 200.5
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9: <input checked="" type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____		
B11. Indicate elevation datum used for BFE in item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____		
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)		
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings <input type="checkbox"/> Building Under Construction <input checked="" type="checkbox"/> Finished Construction		
"A New Elevation Certificate will be required when construction of the building is complete." C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, ARA, ARAE, ARA1-A30, ARAH, ARAQ. Complete items C2-a-h below according to the building diagram specified in item A7. Use the same datum as the BFE.		
Benchmark Utilized: _____ Vertical Datum: _____		
Conversion/Comments: _____		
Check the measurement used.		
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	197.75	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	205.00	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)		<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)		<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	210.00	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG)	197.55	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG)	202.00	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)

Additional Information Required with MT-EZ Forms

1. Copy of effective FIRM (FIRMette)

2. Copy of Subdivision Plat Map

OR

Copy of the Property Deed accompanied
by Tax Map or other certified map

TERMINATION

OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
Structure (Residence)	C	667.2 feet	674.0 feet	—

would be inundated by the flood having a 1-percent chance of being equaled or

requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Letter of Map Amendment (LOMA) and Letter of Map Revision based on Fill (LOMR-F) (MT-1 Form)

- Existing or Multiple Residential Structures/Lots (LOMA) or Proposed (CLOMA)
- Existing Structure(s) Built on Fill (LOMR-F) or Proposed (CLOMR-F)
- Existing Structure(s) inadvertently included in regulatory Floodway
- Application fee for LOMR-F
- Upon receipt of all required data, FEMA issues a determination within 60 days.

MT-1 Submittal Information

- Property Information
- Elevation Information
- Community Acknowledgement
 - Requests involving fill
 - Requests involving inadvertent inclusion in floodway
- Copy of effective FIRM (FIRMette)
- Copy of Subdivision Plat Map OR copy of the Property Deed accompanied by Tax Map or other certified map

Letters of Map Revisions (LOMR) (MT-2 Form)

- LOMR and CLOMR (MT-2 Form)
 - Changes to Floodplains, Floodways or Flood Elevations
 - Proposed projects
- Processing Fee
- Upon receipt of all required data, FEMA issues a determination within 90 days.

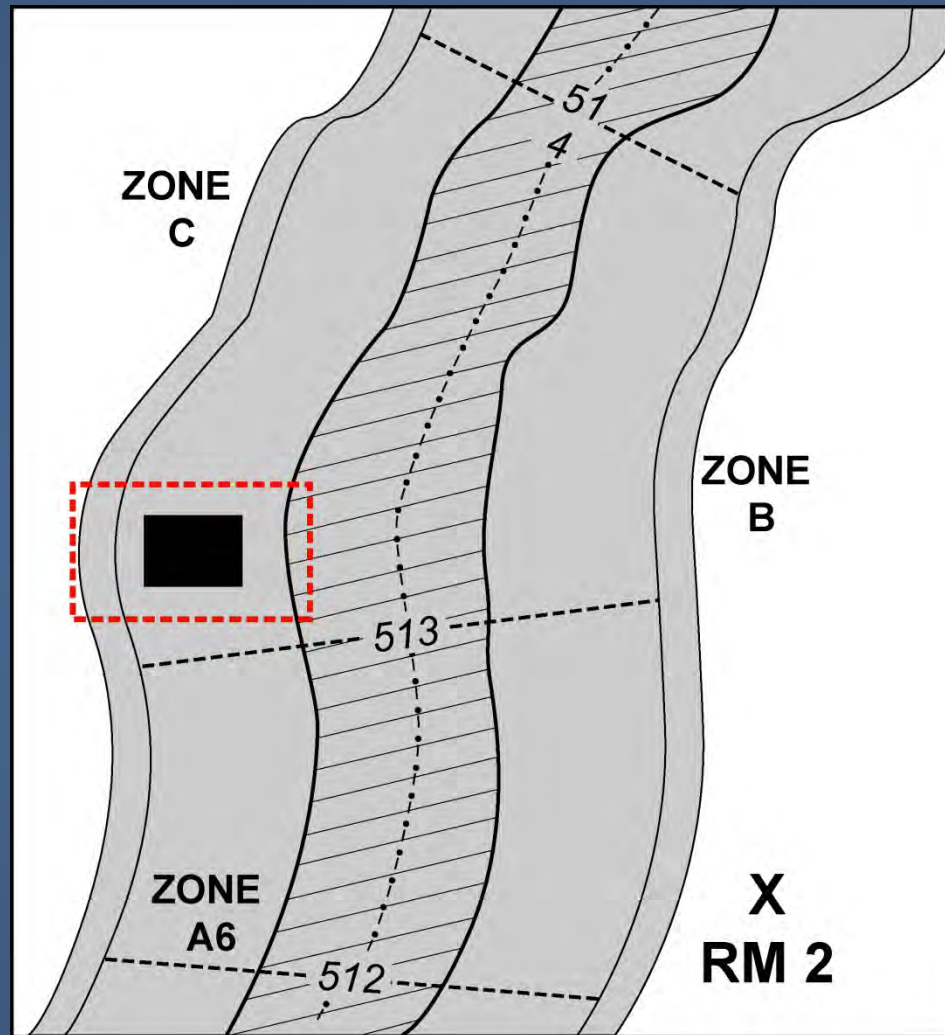
MT-2 Application Forms

- Form 1 – Overview & Concurrence (req for all)
- Form 2 – Riverine Hydrology & Hydraulics (if req)
- Form 3 – Riverine Structures (if req)
- Form 4 – Coastal Analysis (if req)
- Form 5 – Coastal Structures (if req)
- Form 6 – Alluvial Fan Flooding (if req)

MT-2 Submittal Requirements

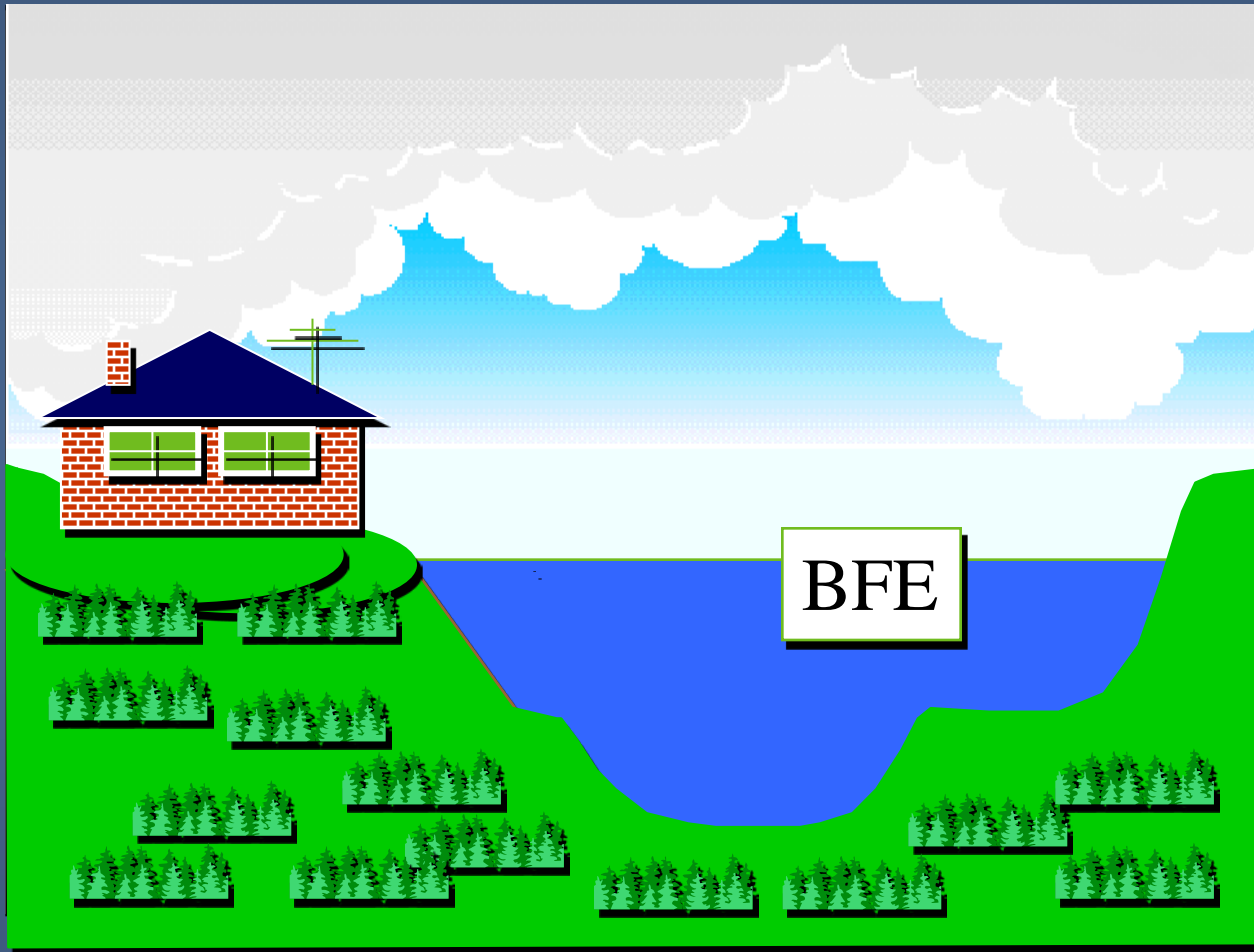
1. Completed application forms
2. Narrative on project and submittal
3. Hydrologic computations
4. Hydraulic computations
5. Certified topographic map
6. Annotated FIRM to show changes
7. Any documentation to satisfy NFIP requirements
8. Review fee payment
9. Endangered Species Act compliance documentation for CLOMRs only.

Structure Site



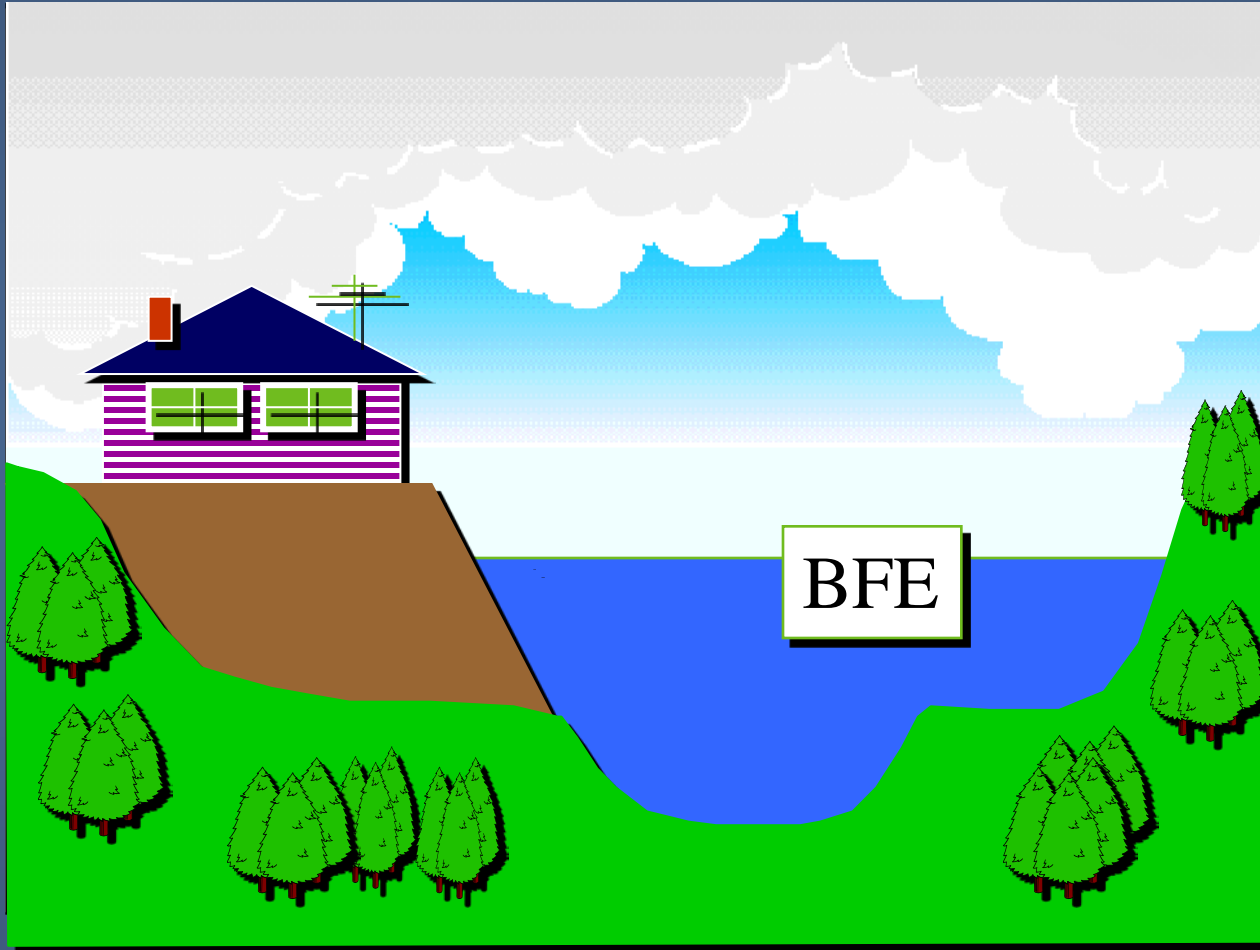
FEMA

Situation 1: What LOMC Applies?



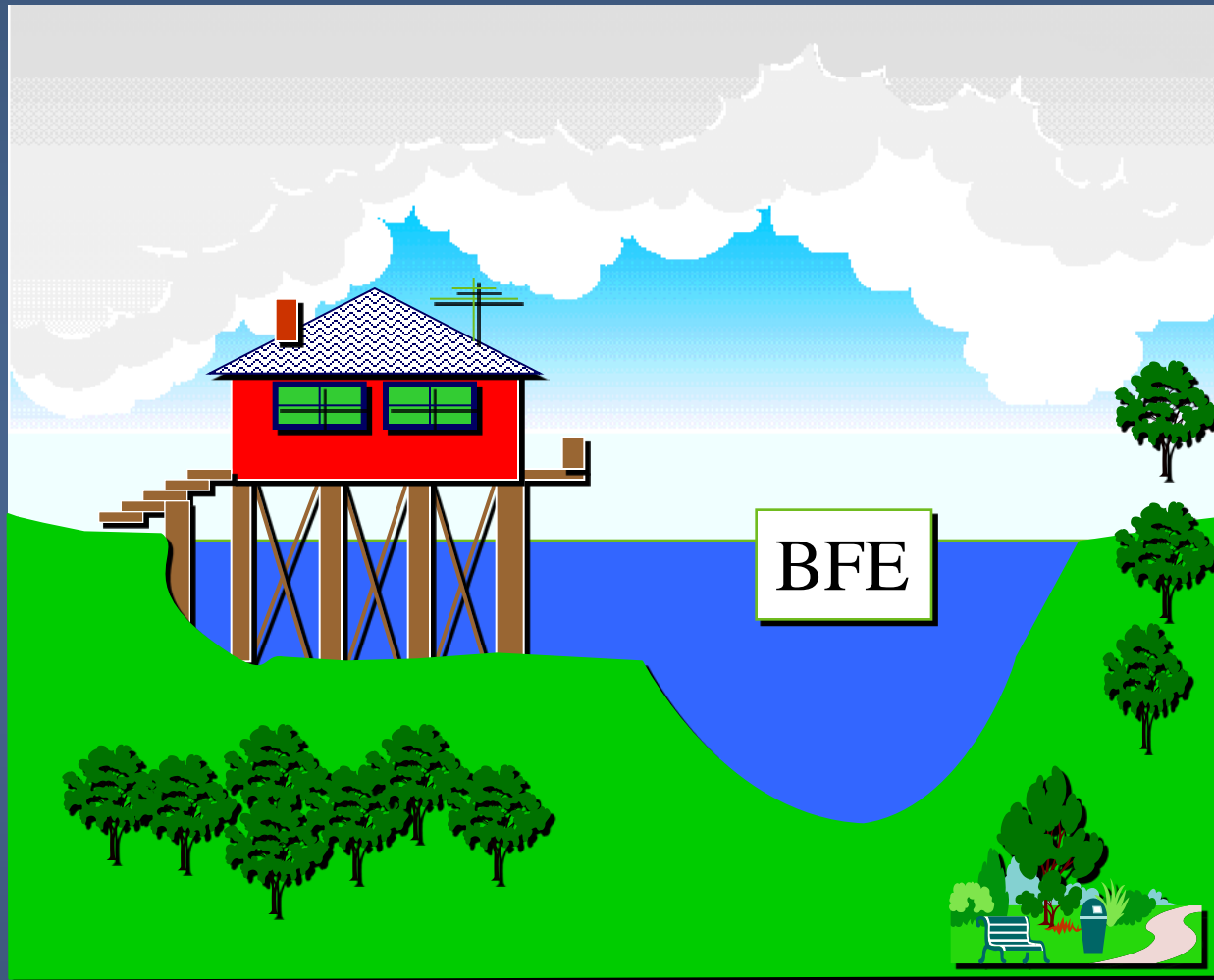
FEMA

Situation 2: What LOMC Applies?



FEMA

Situation 3: What LOMC Applies?



FEMA

Online LOMC

- Available to any applicant who would like to submit a LOMC request directly to FEMA
- All types of LOMC requests can be submitted along with payment (if req.)
- Applicants can check status at any time
- Determination timeframe slightly quicker than mailing forms

Benefits of Online LOMC

- Ability to save and come back to application
- Immediate receipt of case number
- Real-time updates
- Manage multiple LOMC requests
- More efficient communication with LOMC reviewer staff

Online LOMC



[Contact FMIX](#) [FAQ](#) [Help](#)

Online Letter of Map Change

What is a Letter of Map Change (LOMC)?

A Letter of Map Change (LOMC) is a letter which reflects an official change to an effective Flood Insurance Rate Map (FIRM). LOMCS are issued in response to a request of FEMA to revise or amend its effective flood map to remove a property or reflect changed flooding conditions on the effective map.

[Read More](#)

What is the Online LOMC site?

The Online LOMC web application allows home owners or their designated representatives to easily request a Letter of Map Change (LOMC). Use this site if your property was inadvertently included in a flood zone, or if the addition of fill elevated your property so that it is above the flood zone.

[Read More](#)


Sign In to Online LOMC

Email Address

Password [\(Forgot Password?\)](#)

Sign In

[New User? Click here to Sign Up!](#)

All information is protected and encrypted from unauthorized disclosure 

Welcome to the Online LOMC Tutorial for Amendments

[What's in this Tutorial](#)

[Background: Flood Maps and LOMCs](#)

[Online LOMC](#)

[Types of Amendments](#)

[Log in and Register](#)

[Start & Complete an Amendment Application, Step-by-Step](#)

[Upload Supporting Documents](#)

[Make a Payment](#)

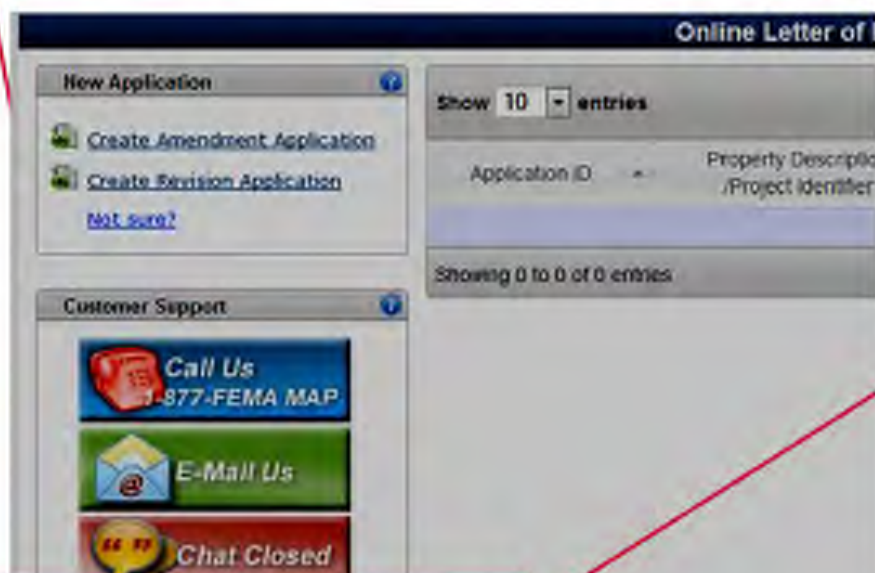
[Check Status](#)

[Additional Features of Online LOMC](#)

Application Status Page: Customer Support

'E-mail Us' button:

FEMAMapSpecialist@riskmapcds.com



FMIX Live Chat support
will pop up in a new
window

FEMA Map Information eXchange (FMIX)

* Denotes required field

First Name:*

Last Name:*

City:*

State:

Email (Optional):

How did you learn about Live Chat (Optional):

Subject:

FEMA's Privacy Policy <http://www.fema.gov/help/privacy.shtml>

Online LOMC

- **Online LOMC Submittal Tool**

<http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>

- **Online LOMC Training**

<http://www.fema.gov/online-lomc-training>

- Online LOMC Tutorial for Amendments
- Online LOMC Tutorial for Revisions

eLOMA

- Web-based application
- Provides licensed land surveyors and professional engineers with system to submit simple LOMA requests
- Only for a sub-set of LOMA requests
- Determination in minutes
- Must be Licensed Professional to use

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https://hazards.fema.gov/femaportal/resources/eLOMA_User_Tutorial_2015_FINAL.pdf

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Introducing eLOMA: eLOMA Criteria

What kind of LOMAs can LPs and CPs submit?

- eLOMA accepts all **LOMA** requests that are **not**:
 - Considered within a coastal zone (Flood Zone V) or an alluvial fan
 - Modified by fill to raise the elevation of the structure
 - Currently being processed by another LOMA application by FEMA
- Additionally, eLOMA does **not** accept:
 - Conditional Letters of Map Amendment (**CLOMA**)
 - Conditional Letters of Map Revision Based on Fill (**CLOMR-F**)
 - Letters of Map Revision (**LOMR**)
 - Letters of Map Revision Based on Fill (**LOMR-F**) requests

Homepage

- On the Homepage, you may start a new application or resume a previously started and saved application
- FEMA will conduct **Random Audits** of submitted applications in order to maintain accuracy of eLOMA Determination Documents
- Use the **Question Mark** icon to access help text

The screenshot shows the eLOMA homepage. At the top left, there is a breadcrumb trail: [Home](#) » [eLOMA](#). Below this is the heading "eLOMA" and a subheading "Welcome to the eLOMA Online Application". A paragraph of text describes the eLOMA process. Below that, it says "If your request does not meet eLOMA criteria, please use the [Online Letter of Map Change \(LOMC\) tool](#) or the [MT-1](#) standard paper form process." On the right side, there is a section titled "Start a New eLOMA" with a subtext: "Start a new eLOMA application. Non-standard applications must be done through the MT-1 Process." Below this is a blue button labeled "Start New eLOMA". A red box with the text "Start a new eLOMA application!" is positioned above the button, with a red arrow pointing from the button to the box. In the top right corner, there is a red square icon with a white question mark. At the bottom right, there is a yellow box titled "Random Audits" containing text about FEMA's random audits.

[Home](#) » [eLOMA](#)

eLOMA

Welcome to the eLOMA Online Application

The eLOMA process can be used to remove a structure or legally recorded parcel(s) of land from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1%-chance of being equaled or exceeded in any given year (base flood). The eLOMA process can be used on Letter of Map Amendment (LOMA) requests that are not considered to be within a coastal zone or modified by fill to raise the elevation of the structure.

If your request does not meet eLOMA criteria, please use the [Online Letter of Map Change \(LOMC\) tool](#) or the [MT-1](#) standard paper form process.

Start a New eLOMA

Start a new eLOMA application. Non-standard applications must be done through the MT-1 Process.

[Start New eLOMA](#)

Random Audits

FEMA will conduct random audits of eLOMA submittals in order to maintain the accuracy of the determination letters. If you are chosen for a random audit you will be given instructions on submitting the required data to the eLOMA Coordinator.

eLOMA

- **Online LOMC Submittal Tool**

<http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>

- **eLOMA Tutorial**

https://hazards.fema.gov/femaportal/resources/eLOMA_User_Tutorial_2015_FINAL.pdf

What happens to previous LOMAs when new maps become effective?

- When preliminary maps are issued, communities and NHOEP are sent copies of Preliminary Summary of Map Actions (SOMA)
 - Lists LOMA issued to date that are proposed to be revalidated or superseded.
- Revalidation letters are issued the day after new maps become effective and sent to communities and NHOEP.

Education and Training

- **Webinars**

www.nh.gov/oep/planning/programs/fmp/news-events.htm

- Elevation Certificates

- April 14, 2016 from 1 PM to 3:30 PM

- Tools for Determining the BFE

- April 13, 2016 from 1 PM to 2 PM

- **FEMA Independent Study course**

<https://training.fema.gov/is/courseoverview.aspx?code=IS-1103>

- Elevation Certificate for Surveyors
2 hours (0.2 CEUs)



Course Resources

[Surveyor's Guide to the Elevation Certificate](#)

[Community Status Book](#)

[National Geodetic Survey \(NGS\): Orthometric Height Conversion](#)

[Coastal Barrier Resources System Mapper](#)

[FEMA Surveyors FAQs](#)

[FloodSmart.gov: Map Update Schedule](#)

More Elevation Certificate Resources

NFIP EC Mobile Diagrams (PDF): Download this PDF to your mobile device to use as a field reference in selecting the proper Diagram entry for the NFIP Elevation Certificate.

NFIP Lowest Floor Guide - Abridged (PDF): Use this PDF as a field reference. It includes all of the LFG Diagrams with navigation plus the NFIP EC Mobile Diagrams Application.

Surveyor's Guide to the Elevation Certificate

NFIP Video Tutorial

This Guide to the NFIP Elevation Certificate (EC) is for Surveyors, Architects, Engineers, and Community Officials. It is an in-depth review of the elements of the certificate completed by surveyors. It explains how the data collected is used by the National Flood Insurance Program. This is not intended to be a complete explanation of all of the technical issues you may encounter in properly preparing an NFIP EC.

There are 10 video modules below. Viewing them in order is recommended if you are new to the NFIP Elevation Certificate.

Prerequisites: None.



[Play All Parts of the Series \(52:22\).](#) Or choose a section to view below.



Part 1 - Overview (5:03)

BASIC CONCEPTS

More from NFIP Training



[EC Made EZ: Overview of the Elevation Certificate](#)

[NFIP Online Course](#)



[Insuring Condominiums in the NFIP](#)

[NFIP Video Tutorial](#)



[Theory of Elevation Rating](#)

[NFIP Video Tutorial](#)



[Coastal Barrier Resources System](#)

[NFIP Video Tutorial](#)



EC Made EZ Videos

<http://floodinsurancetraining.com/ec-made-ez-online>



EC Made EZ
Introduction

Course Menu and Requirements



Click each lesson below.

Part 1 Overview



Part 2 Base Flood Elevations



Part 3 Pre & Post Firm



Part 4 EC Key Components



Part 5 3 Basic Building Types



Part 6 Slab on Grade



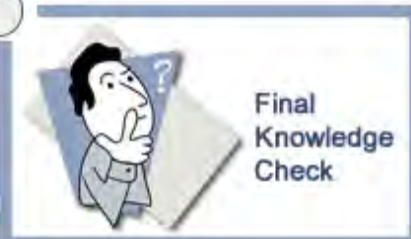
Part 7 Basement Buildings



Part 8 Elevated Buildings Enclosures & Vents



Part 9 Diagrams 5-9



Each lesson comprises a video and several Knowledge Check questions.

A completion checkmark will display for each lesson in which you have viewed every page and answered all Knowledge Check questions.

Also on YouTube

Questions



www.nh.gov/oep/planning/programs/fmp/news-events.htm

Contact Information

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